



Order Filed on March 12, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**DISTRICT OF NEW JERSEY  
UNITED STATES BANKRUPTCY COURT**

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

Janelly Landa Esq. (ID #168652016)  
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Attorneys for Creditor, TD Auto Finance LLC

In Re:

SHARON K. EDDY,  
  
Debtors.

Case No.: 18-19684-JNP

Judge: Hon. Jerrold N. Poslusny

Chapter: 13

**CONSENT ORDER RESOLVING MOTION FOR RELIEF FROM AUTOMATIC STAY**

**The relief set forth on the following pages, numbered two (2) through three (3) is hereby ORDERED.**

**DATED: March 12, 2020**

A handwritten signature in dark ink, appearing to read "J. Poslusny", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

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Chapter: 13

**CONSENT ORDER RESOLVING MOTION FOR RELIEF FROM AUTOMATIC STAY**

WHEREAS, TD Auto Finance LLC. (hereinafter "creditor") moved for an Order, pursuant to 11 U.S.C. Section 362(d)(1), authorizing relief from automatic stay, herein; and

WHEREAS, the parties have agreed to resolve the instant dispute by this Consent Order;

NOW THEREFORE, the creditor and debtor hereby agree as follows:

1. That the Order Vacating Automatic Stay as to Personal Property entered by this Court on February 25, 2020 relative to the underlying motion is hereby vacated.
2. That the debtor shall cure the post-petition default of \$2,154.61, while remaining current on regular monthly payments, by making a series of payments as follows:

(1) Debtor shall make one payment in the amount of \$359.10 to the creditor no later than April 3, 2020;

(2) Debtor shall make one payment in the amount of \$359.10 to the creditor no later than May 3, 2020;

- (3) Debtor shall make one payment in the amount of \$359.10 to the creditor no later than June 3, 2020;
- (4) Debtor shall make one payment in the amount of \$359.10 to the creditor no later than July 3, 2020;
- (5) Debtor shall make one payment in the amount of \$359.10 to the creditor no later than August 3, 2020;
- (6) Debtor shall make one payment in the amount of \$359.11 to the creditor no later than September 3, 2020;

2. The debtor shall continue to make regular monthly payments pursuant to the terms of the Retail Installment Contract in a timely fashion commencing with the payment due on or before April 3, 2020 in the amount of \$379.78.

3. In the event debtor fails to make any payment called for in this Consent Order within thirty (30) days of the due date, creditor may submit a certification of default and a proposed Order for Relief from Automatic Stay to the Court and serve a copy of such certification of default upon the debtors and counsel for debtors. Fourteen (14) days after receipt of a certification of default, the Court will enter an Order granting the creditor relief from the automatic stay unless the debtors have filed an objection to the certification of default specifying reasons for the objection; in which case the Court will set a hearing on the objection.

4. The debtor shall reimburse the creditor through the Chapter 13 Plan for its attorneys' fees in the amount of \$350.00 and costs of \$181.00 for bringing the motion for relief from the automatic stay.

/s/ Janelly Landa, Esq.  
Janelly Landa, Esq.  
Attorneys for Creditor  
Date: March 10, 2020

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Date: March 6, 2020